

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Donna M Mills
 Debtor

Case No. 16-14135-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Donna M Mills, 6039 Alma Street, Philadelphia, PA 19149-3202
 13741570 +Mortgage Service Center, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 13741571 Nations Recovery Center, Inc., P.O. Box 620130, Atlanta, GA 30362-2130
 13741572 Philadelphia College of Osteopathic Med, Physician Billing, P.O. Box 824112,
 Philadelphia, PA 19182-4112
 13741573 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
 13741579 UPHS HUP Patient Pay, P.O. Box 824336, Philadelphia, PA 19182-4336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:26 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:57
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:57 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13741561 +EDI: GMACFS.COM Sep 24 2016 01:48:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13741562 +EDI: APPLIEDBANK.COM Sep 24 2016 01:48:00 Applied Bank, 660 Plaza Dr,
 Newark, DE 19702-6369
 13741563 EDI: CAPITALONE.COM Sep 24 2016 01:48:00 Capital One Bank USA, 15000 Capital One Dr,
 Richmond, VA 23238
 13741564 +EDI: CAPITALONE.COM Sep 24 2016 01:48:00 Capital One NA, P.O. Box 26625,
 Richmond, VA 23261-6625
 13741565 +EDI: CITICORP.COM Sep 24 2016 01:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13741566 +EDI: CITICORP.COM Sep 24 2016 01:48:00 Citibank NA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 13741567 +EDI: WFNNB.COM Sep 24 2016 01:48:00 Comenity Bank, P.O. Box 182789,
 Columbus, OH 43218-2789
 13741568 +EDI: WFNNB.COM Sep 24 2016 01:48:00 Comenity Bank, 4590 E Broad St,
 Columbus, OH 43213-1301
 13741569 +EDI: TSYS2.COM Sep 24 2016 01:48:00 Macys DSNB, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 13746346 EDI: RECOVERYCORP.COM Sep 24 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13741576 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank, P.O. Box 965005,
 Orlando, FL 32896-5005
 13741574 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank, P.O. Box 965015,
 Orlando, FL 32896-5015
 13741577 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank, P.O. Box 965036,
 Orlando, FL 32896-5036
 13741575 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13741578 +EDI: WTRRN BANK.COM Sep 24 2016 01:48:00 TD Bank USA, P.O. Box 673,
 Minneapolis, MN 55440-0673
 13741580 +EDI: BLUESTEM.COM Sep 24 2016 01:48:00 Webbank, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Donna M Mills brad@sadeklaw.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Donna M Mills</u>	Social Security number or ITIN	xxx-xx-5944
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-14135-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna M Mills

9/22/16

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.